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**IN THE UNITED STATES BANKRUPTCY COURT, DISTRICT OF PUERTO RICO**

**IN RE: ROSA M RODRIGUEZ ROSADO**

Bankruptcy Number:13-04204-BKT

**Chapter 13**

**STANDING CHAPTER 13 TRUSTEE §341 MEETING MINUTES AND REPORT ON CONFIRMATION**

Petition Filing Date: **05/23/2013**

First Meeting Date: **06/26/2013 at 11:00AM**

Days From Petition Date: **112**

341 Meeting Date: **09/10/2013 at 1:00PM**

910 Days Before Petition: **11/24/2010**

Confirmation Hearing Date: **08/09/2013 at 2:30PM**

Chapter 13 Plan Date: **05/24/2013** ☐ Amended

Plan Base:\$**39,300.00** Plan Docket # **12**

This is Debtor(s) 1 Bankruptcy petition.

This is the 2 scheduled meeting.

Payment(s) ☐ Received or ☐ Evidence shown at meeting:

Total Paid In: **\$1,310.00**

Check/MO# \_\_\_\_\_

Date: \_\_\_\_\_ Amount: \$ \_\_\_\_\_

\*APPERANCES: ☐ Telephone ☐ Video Conference

Debtor: ☒ Present ☐ Absent ☒ ID & Soc. OK

Joint Debtor: ☐ Present ☐ Absent ☐ ID & Soc. OK

☒ Examined ☐ Not Examined under Oath

☐ Examined ☐ Not Examined under Oath

Attorney for Debtor(s): ☒ Not Present ☐ Present

Name of Attorney Present (Other than Attorney of Record): \_\_\_\_\_

☐ Pro-se

☒ Creditor(s) Present ☐ None

FirstBank -- Melchor.

\*ATTORNEY FEES AS PER R 2016(b) STATEMENT:

Attorney of Record: **JUAN O CALDERON LITHGOW\***

Total Agreed: **\$0.00** Paid Pre-Petition: **\$0.00** Outstanding (Through the Plan): **\$0.00**

\*TRUSTEE'S REPORT ON CONFIRMATION & STATUS OF §341 MEETING

Debtor(s) Income is (are) ☐ Under ☒ Above Median Income

Liquidation Value: \$ 6.00

Commitment Period is ☐ 36 months ☒ 60 months §1325(b)(1)(B)

Projected Disp. Inc.: \$ 0.00

The Trustee: ☐ NOT OBJECTS ☒ OBJECTS Plan Confirmation Gen. Uns. Approx. Dist.: 52.02 %

§341 Meeting ☐ CONTINUED ☐ NOT HELD ☐ CLOSED ☒ HELD OPEN FOR 14 DAYS

§341 Meeting Rescheduled for: \_\_\_\_\_

Comments:

\*TRUSTEE'S OBJECTIONS TO CONFIRMATION: NOTICE: LBR 3015-2(c)(6) The debtor must within seven (7) days after service of the objection file either: (A) an amended plan that addresses each objection; or (B) a reply setting forth the facts and legal arguments that give rise to the reply in sufficient detail to allow each objector, if possible, to reconsider and withdraw its objection.

[1325(a)(6)] Payment Default Feasibility – Debtor(s) is in default with proposed plan payments, to the trustee and/or creditor(s).

Debtor is one payment in arrears with Trustee. Debtor will cure the arrears within the next five days. Debtor must submit evidence of payment to Trustee within ten days.

[1325(a)(6)] Feasibility – Debtor(s) does not has/have the capacity to make proposed plan payments.

Debtor might not have the capacity to make plan payments. Per Schedule I, Debtor received a contribution of \$1,789.00 of only one brother. If the person failed to help debtor, debtor will not be able to make a plan payment.

[1325(a)(9)] Tax Requirements – Debtor(s) fails to comply with Tax Return filing requirement of [1308].

Debtor needs to clarify income received during the year 2011 and 2012 since in those years debtor took purchased a vehicle and furniture (Claim 2 and 4). Debtor testified that during the years 2009-2012 she was a student and did not generate any income.

\*OTHER COMMENTS / OBJECTIONS

Debtor is not receiving child support because the father is disappeared and is not paying child support. Debtor has failed to list account receivable from unpaid child support in Schedule B. Debtor has failed to list in Schedule G leasing with Department of Housing. Also, Debtor must assume lease agreement.

/s/ Jose R. Carrion, Esq. Meeting Date: Sep 10, 2013

Trustee

/s/ Mayra Arguelles, Esq.

Presiding Officer